

Appointing Navigators with Nevada Health Link

What is a Navigator?

Navigators will consist of individuals, public entities and private entities that will communicate with, educate and enroll qualified individuals and employers in Qualified Health Plans (QHPs) and publicly funded health care through the multiple enrollment methods provided by Nevada Health Link. Navigators, Enrollment Assisters and Producers will work in concert to ensure all individuals have access to health insurance coverage provided as a result of the Affordable Care Act (ACA).

Who can become a Navigator?

A natural person not less than 18 years of age can become a Navigator.

Navigators must **not** be:

- A health insurance issuer;
- A subsidiary if a health insurance issuer;
- An association that includes members of, or lobbies on behalf of, the insurance industry; or
- An entity or individual that receives any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any individuals or employees in a QHP or a non QHP. This requirement does not exclude providers from being Navigators; providers may be Navigators. However, provider organizations that are owned by an insurance issuer may not be Navigators, pursuant to 45 CFR 155.210(d)(2).

Nevada Health Link has subgranted funds to Navigator entities that will perform the Navigator function. Only individuals hired by one of these entities will be appointed as a Navigator with Nevada Health Link. A list of awarded entities can be viewed here: Navigators, Enrollment Assisters and CACs.

Individuals will also need to be certified through the Nevada Division of Insurance (DOI) as Exchange Enrollment Facilitators.

What is the process to become appointed as a Navigator with Nevada Health Link?

Individuals seeking appointment with Nevada Health Link as a Navigator must complete the following:

Exchange Enrollment Facilitator (EEF) Certification through DOI:

- 1. Enroll in and successfully complete (pass at a score of 70% or greater) the Exchange Enrollment Facilitator Pre-certification course. Currently, there is only one course available from AD Banker (online):
 - Exchange Enrollment Facilitator Pre-certification Course.
- 2. Schedule and pass a certification exam at 80% or greater with the DOI's testing vendor, Pearson VUE. Individuals must register with Pearson VUE at 1-866-761-8069 to schedule the exam. The exams are offered in Reno and Las Vegas, NV.
- 3. Complete fingerprinting/background check. The DOI will process this background check through the Central Repository for Nevada Criminal Records Repository and the Federal Bureau of Investigations. The process

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for fingerprinting is outlined on DOI's website here: Resident's Requirements for Criminal History Search.

- 4. Apply for certification with DOI. DOI utilizes the Sircon system for application processing: <u>Individual Resident License Application</u>. For those unable to apply online, a paper application is available: <u>Uniform Application</u>
- 5. Receive EEF Certification from DOI.

Appointment with Nevada Health Link:

- 1. Register for and attend an in-person, 4-hour, free training course with Nevada Health Link.
- 2. Receive an "appointment" from Nevada Health Link at the end of the training.

I plan to get my fingerprinting performed by a law enforcement agency. What are the codes required on the card?

ORI NV920190Z St Insurance Co Carson City NV Miscellaneous NO MNU Number: 880141

Reason Fingerprinted NRS 683A.160

How long does it take to become certified and appointed as a Navigator?

The total time to become certified as an Exchange Enrollment Facilitator can take multiple weeks pending the time it takes to complete the background check. DOI recommends applicants perform this requirement within 30 days prior to certification testing. The background check can take from 3 - 6 weeks. If an applicant waits too long (90 days) between the background check and applying for certification, that applicant may have to repeat the background check again.

The total time to become appointed with Nevada Health Link depends on the availability of the 4-hour training session. These sessions will be scheduled monthly complete with a registration process. The schedules will be posted on our website: Navigators, Enrollment Assisters, and CACs.

What are the costs of the certification and appointment?

The following are the current costs for EEF Certification:

- 1. Pre-certification Training: \$149.95 / \$179.95 (with Study Manual)
- 2. Certification Exam (Pearson VUE): \$55
- 3. Fingerprinting/Background Check: \$52.50 (or costs assigned by law enforcement agency)
- 4. Certification Application with DOI: \$195
- 5. TOTAL ANTICIPATED COSTS: \$452.45 \$482.45 (with Study Manual)

Nevada Health Link offers the training and appointment at **no cost**.

Is there any assistance available to help pay for the certification?

Nevada Health Link has awarded subgrants to Navigator entities to perform the Navigator functions. These subgrants include reimbursement for EEF Certification.

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A list of awarded entities can be viewed here: <u>Navigators, Enrollment Assisters and CACs</u>.

What will be covered in the 4-hour training?

The following topics/situations will be included in the training:

- 1. Verify your ID (Driver's License or State Issued Photo ID)
- 2. Verify through Sircon you are certified and in good standing as an EEF in Nevada
- 3. Issue a Log-In and training on the Navigator Portal of Nevada Health Link
- 4. Provide training on filling out the online Single Streamlined Application
- 5. Provide training on the ACA, Medicaid, and CHIP programs
- 6. Provide training on Outreach and Presentations
- 7. Provide any updates to federal and state rules and regulations, Nevada Health Link business rules, etc.
- 8. Provide training on security guidelines
- 9. Provide training on Nevada Health Link's Privacy Policy
- 10. Ensure each participant signs Nevada Health Link's Operator Agreement
- 11. Take a picture onsite and produce a Nevada Health Link ID Card

Where can I get more information or help with becoming a Navigator with Nevada Health Link?

The following resources are available for all brokers/agents:

- 1. Exchange Navigators, Enrollment Assisters and CACs Webpage
- 2. Nevada Health Link Partners Webpage
- 3. Email Contact@exchange.nv.gov
- 4. Call Nevada Health Link at: 1-855-7-NVLINK (1-855-768-5465)

Don't forget, the best way to stay up-to-date with Nevada Health Link issues concerning Navigators is to sign –up for the <u>Navigators, Enrollment Assisters and CAC Listserv</u>. All outgoing correspondence will use that method exclusively.